

Amendments to the Claims:

Please cancel claims 754, 760, 764, 768, 771, 781, 797, and 798 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application.

Listing of Claims:

Claims 1-752. (Cancelled)

753. (Currently amended): A method, comprising:

providing claim data regarding a vehicle accident to a computer system via a graphical user interface;

providing data regarding at least one vehicle involved in the vehicle accident to the computer system via the graphical user interface;

providing an assessment of the vehicle accident to the computer system via the graphical user interface, the assessment of the vehicle accident comprising an assessment of the liability of an insured party involved in the accident as a proportion of the total liability for the accident;

displaying a consultation report via the graphical user interface, wherein displaying a consultation report comprises displaying the assessment of the liability of the insured party; and

storing the claim data regarding the vehicle accident, the data regarding at least one vehicle involved in the vehicle accident, and the assessment of the vehicle accident in a memory associated with the computer system.

754. (Cancelled)

755. (Currently amended): The method of claim ~~754~~753, wherein the consultation report comprises the claim data, the data regarding the at least one vehicle, and the assessment.

756. (Currently amended): The method of claim ~~753~~4, wherein the consultation report comprises a range of liability for an insured party involved in the vehicle accident, wherein the liability is a proportion of the total liability for the accident.

757. (Original): The method of claim 753, wherein the claim data comprises policy data.

758. (Original): The method of claim 753, wherein the claim data comprises policy data, and wherein the policy data comprises a claim number, a policy number, policy limits, or policy dates.

759. (Original): The method of claim 753, wherein the claim data comprises information regarding parties involved in the vehicle accident.

760. (Cancelled)

761. (Original): The method of claim 759, wherein the parties comprise one or more witnesses.

762. (Original): The method of claim 759, wherein the information regarding the parties involved in the vehicle accident comprises a description of the vehicle accident provided by at least one of the parties.

763. (Original): The method of claim 753, wherein the claim data comprises a location, a date, and a time of the vehicle accident.

764. (Cancelled)

765. (Original): The method of claim 753, wherein the claim data comprises content of a police report regarding the vehicle accident.

766. (Original): The method of claim 753, wherein the claim data comprises whether there were injuries in the vehicle accident.

767. (Original): The method of claim 753, wherein the claim data comprises a jurisdiction in which the vehicle accident occurred.

768. (Cancelled)

769. (Original): The method of claim 753, wherein the claim data comprises a number of vehicles involved in the vehicle accident.

770. (Original): The method of claim 753, wherein the data comprises a type of the at least one vehicle involved in the vehicle accident.

771. (Cancelled)

772. (Currently amended): The method of claim 753, wherein the assessment of the vehicle accident comprises a ~~graphical~~symbolic representation of an accident type, wherein the accident type is selected by a user, further comprising displaying the symbolic representation.

773. (Original): The method of claim 772, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

774. (Currently amended): The method of claim 753, wherein the assessment of the vehicle accident comprises a ~~graphical~~symbolic representation of a roadway configuration at a location of the vehicle accident, wherein the roadway configuration is selected by a user, further comprising displaying the symbolic representation.

775. (Original): The method of claim 774, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

776. (Currently amended): The method of claim 753, wherein the assessment of the vehicle accident comprises an impact point of the at least one vehicle involved in the vehicle accident, wherein the impact point is selected by the user, wherein the proportion of liability of the insured party is at least partially based on the impact point.

777. (Currently amended): The method of claim 776, further comprising displaying a symbolic representation of the impact point selected by the user~~wherein the impact point is represented graphically.~~

778. (Original): The method of claim 776, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

779. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a description of the vehicle accident.

780. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises environmental conditions at a location of the vehicle accident.

781. (Cancelled)

782. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a condition of a driver of the at least one vehicle involved in the vehicle accident.

783. (Original): The method of claim 782, wherein the condition of the driver comprises an effect of alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, or driver illness.

784. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises human actions.

785. (Original): The method of claim 784, wherein the human actions comprise following too closely, driving with headlights off, driving at an unsafe speed, a sudden stop or swerve, a failure to take evasive action, driving with high beams on, an improper lane change, improper parking, or improper signaling.

786. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises an assessment of a condition of the at least one vehicle involved in the accident.

787. (Original): The method of claim 786, wherein the condition comprises defective equipment.

788. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a speed limit at a location of the vehicle accident.

789. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a speed of the at least one vehicle involved in the vehicle accident.

790. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises identification of traffic controls at a location of the vehicle accident.

791. (Original): The method of claim 790, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

792. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether traffic control devices were obeyed by the at least one vehicle involved in the vehicle accident.

793. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether traffic controls were defective at a location of the vehicle accident.

794. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether the at least one vehicle involved in the vehicle accident was defective.

795. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether roadway debris was present at a location of the vehicle accident.

796. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether roadway defects were present at a location of the vehicle accident.

Claim 797-798. (Cancelled)

799. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether occupants in the at least one vehicle involved in the vehicle accident were wearing seatbelts.

800. (Currently amended): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

providing claim data regarding a vehicle accident via a graphical user interface;

providing data regarding at least one vehicle involved in the vehicle accident via the graphical user interface;

providing an assessment of the vehicle accident via the graphical user interface, the assessment of the vehicle accident comprising an assessment of the liability of an insured party involved in the accident as a proportion of the total liability for the accident;

displaying a consultation report via the graphical user interface, wherein displaying a consultation report comprises displaying the assessment of the liability of the insured party; and

storing the claim data regarding the vehicle accident, the data regarding at least one vehicle involved in the vehicle accident, and the assessment of the vehicle accident in the data memory.

801. (Currently amended): A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement a method comprising:

providing claim data regarding a vehicle accident to a computer system via a graphical user interface;

providing data regarding at least one vehicle involved in the vehicle accident to the computer system via the graphical user interface;

providing an assessment of the vehicle accident to the computer system via the graphical user interface, the assessment of the vehicle accident comprising an assessment of the liability of an insured party involved in the accident as a proportion of the total liability for the accident;

displaying a consultation report via the graphical user interface, wherein displaying a consultation report comprises displaying the assessment of the liability of the insured party; and

storing the claim data regarding the vehicle accident, the data regarding at least one vehicle involved in the vehicle accident, and the assessment of the vehicle accident in a memory associated with the computer system.

Claims 802-844. (Cancelled)

845. (New): The method of claim 753, further comprising selecting a roadway configuration corresponding to the vehicle accident and an accident type corresponding to the vehicle type, wherein the combination of the roadway configuration and the accident type are associated with a plurality of pairs of impact points.

846. (New): The method of claim 845, wherein the proportion of liability of the insured party is based on a liability corresponding to one of the pairs of impact points.

847. (New): The method of claim 753, further comprising displaying a plurality of combinations of a roadway configuration and an accident type, and receiving a selection by a user of one of the combinations for the vehicle accident being assessed, wherein the assessment of liability for the vehicle accident is based on the selected combination.

848. (New): The method of claim 847, wherein the display of the plurality of combinations of roadway configurations and accident types comprises one or more indicators that one or more of the combinations is implausible.

849. (New): The method of claim 753, wherein the assessment of liability of the insured party comprises a base liability, and upper range a liability, and a lower range of liability.

850. (New): The method of claim 753, further comprising:

- displaying a graphical representation of at least one vehicle and a plurality of impact points for the at least one vehicle, wherein the impact points are selectable by a user; and
- receiving a selection by a user of one or more of the impact points corresponding to the vehicle accident.

851. (New): The method of claim 753, further comprising:

- displaying a graphical representation of at least two vehicles and a plurality of impact points for the at least two vehicles, wherein the impact points are selectable by a user; and
- receiving a selection by a user of one or more of the impact points for each of the vehicles corresponding to the vehicle accident.

852. (New): The method of claim 753, wherein the proportion is expressed as a percentage.